

# Virginia Workers' Compensation Loss Cost Multipliers as of 5/23/2005

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
ACADIA INSURANCE COMPANY	1.600	4/1/2004		
ACCEPTANCE INSURANCE COMPANY	1.300	4/1/2001		
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	1.250	9/1/2001		
ACE AMERICAN INSURANCE COMPANY	1.472	4/1/2005		
ACE FIRE UNDERWRITERS INSURANCE COMPANY	1.325	4/1/2005		
ACE INDEMNITY INSURANCE COMPANY	1.619	4/1/2005		
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.495	4/1/2005		
ACIG INSURANCE COMPANY	1.203	5/1/2005	Decrease	1.205
ADMIRAL INDEMNITY COMPANY	1.350	7/1/1997		
AFFIRMATIVE INSURANCE COMPANY	1.070	1/1/1997		
ALEA NORTH AMERICA INSURANCE COMPANY	1.490	4/1/2005		
ALL AMERICA INSURANCE COMPANY	1.188	4/1/2005		
ALLIANZ GLOBAL RISK US INSURANCE COMPANY	1.400	1/1/1994		
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	1.350	9/1/2004		
ALLSTATE INDEMNITY COMPANY	1.347	6/15/1996		
ALLSTATE INSURANCE COMPANY	1.347	6/15/1996		
AMCO INSURANCE COMPANY	1.300	9/1/2004		
AMCOMP ASSURANCE CORPORATION	1.750	4/1/2004		
AMCOMP PREFERRED INSURANCE COMPANY	1.300	4/1/2004		

Company Name	Current Multiplier	Effective Date	Change Since	Prior Multiplier
			4/1/2005	
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1.554	11/1/2004		
AMERICAN AND FOREIGN INSURANCE COMPANY	1.589	4/1/2003		
AMERICAN AUTOMOBILE INSURANCE COMPANY	1.598	4/1/2004		
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	1.000	6/1/2004		
AMERICAN ECONOMY INSURANCE COMPANY	1.460	8/1/2004		
AMERICAN EMPLOYERS' INSURANCE COMPANY	1.296	4/1/2002		
AMERICAN FIRE AND CASUALTY COMPANY	1.220	4/1/2005		
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	1.376	4/1/2005	Decrease	1.512
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	1.329	2/1/2004		
AMERICAN HOME ASSURANCE COMPANY	1.655	1/22/2003		
AMERICAN INSURANCE COMPANY THE	1.598	4/1/2004		
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	1.334	1/22/2003		
AMERICAN INTERSTATE INSURANCE COMPANY	1.300	1/1/2005		
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	1.300	6/1/2002		
AMERICAN MINING INSURANCE COMPANY	1.610	4/1/2005		
AMERICAN MOTORISTS INSURANCE COMPANY	1.440	6/1/2002		
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	1.321	4/1/2005		
AMERICAN PROTECTION INSURANCE COMPANY	1.150	6/1/2002		
AMERICAN RESOURCES INSURANCE COMPANY, INC.	1.209	7/1/2002		
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	1.317	4/1/2002		
AMERICAN STATES INSURANCE COMPANY	1.620	8/1/2004		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
AMERICAN ZURICH INSURANCE COMPANY	1.223	4/1/2005	Decrease	1.344
AMERISURE INSURANCE COMPANY	1.315	4/1/2005		
AMERISURE MUTUAL INSURANCE COMPANY	1.547	4/1/2005		
AMGUARD INSURANCE COMPANY	1.360	4/1/2004		
ANSUR AMERICA INSURANCE COMPANY	1.390	4/1/2005		
ARCH INSURANCE COMPANY	1.580	10/15/2003		
ARGONAUT INSURANCE COMPANY	1.405	5/1/1997		
ARGONAUT-MIDWEST INSURANCE COMPANY	1.136	5/1/1997		
ASSOCIATED INDEMNITY CORPORATION	1.837	4/1/2004		
ASSOCIATION INSURANCE COMPANY	1.460	4/1/2005		
ASSURANCE COMPANY OF AMERICA	1.529	4/1/2005	Decrease	1.680
ATHENA ASSURANCE COMPANY	1.266	1/1/2004		
ATLANTIC MUTUAL INSURANCE COMPANY	1.730	4/1/2003		
ATLANTIC SPECIALTY INSURANCE COMPANY	1.791	4/1/2004		
ATLANTIC STATES INSURANCE COMPANY	1.300	10/1/2002		
AUTOMOBILE INSURANCE COMPANY OF HARTFORD CONNECTICUT THE	1.255	1/1/1997		
AUTO-OWNERS INSURANCE COMPANY	1.450	4/1/2005	Increase	1.410
BANCINSURE, INC.	1.500	2/15/2002		
BANKERS STANDARD INSURANCE COMPANY	1.222	4/1/2005		
BERKLEY REGIONAL INSURANCE COMPANY	1.400	1/1/2005		
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	1.655	1/22/2003		

Company Name	Current Multiplier	Effective Date	Change Since	Prior Multiplier
			4/1/2005	
BITUMINOUS CASUALTY CORPORATION	1.339	4/1/2004		
BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	1.138	4/1/2004		
BLUE RIDGE INSURANCE COMPANY	1.200	4/1/1998		
BOSTON OLD COLONY INSURANCE COMPANY	1.376	1/1/1994		
BRETHREN MUTUAL INSURANCE COMPANY, THE	1.350	4/1/2002		
BROTHERHOOD MUTUAL INSURANCE COMPANY	1.350	4/1/2004		
BUCKEYE UNION INSURANCE COMPANY THE	1.376	1/1/1994		
BUILDERS MUTUAL INSURANCE COMPANY	1.543	4/1/2005		
CALIFORNIA COMPENSATION INSURANCE COMPANY	1.261	4/1/1996		
CAMDEN FIRE INSURANCE ASSOCIATION, INC., THE (USED IN VA	1.000	4/1/1998		
CAPITAL CITY INSURANCE COMPANY, INC.	1.092	8/1/2001		
CAROLINA CASUALTY INSURANCE COMPANY	1.204	8/15/1995		
CASUALTY RECIPROCAL EXCHANGE	1.280	4/1/2002		
CENTENNIAL INSURANCE COMPANY	1.617	4/1/2003		
CENTRAL MUTUAL INSURANCE COMPANY	1.405	4/1/2005		
CENTRE INSURANCE COMPANY	1.250	4/1/1996		
CENTURY INDEMNITY COMPANY	1.350	1/1/1994		
CHARTER OAK FIRE INSURANCE COMPANY THE	1.359	4/1/2004		
CHUBB INDEMNITY INSURANCE COMPANY	1.185	4/1/2005		
CHURCH MUTUAL INSURANCE COMPANY	1.414	4/1/2005		
CIFG ASSURANCE NORTH AMERICA, INC.	1.186	4/15/1997		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
CINCINNATI CASUALTY COMPANY, THE	1.270	4/1/2003		
CINCINNATI INDEMNITY COMPANY, THE	1.450	4/1/2003		
CINCINNATI INSURANCE COMPANY THE	1.200	4/1/2003		
CITIZENS INSURANCE COMPANY OF AMERICA	1.225	4/1/2004		
CITY INSURANCE COMPANY	1.346	1/1/1994		
CLARENDON NATIONAL INSURANCE COMPANY	1.200	8/15/2001		
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	1.529	4/1/2005	Decrease	1.680
COLONY INSURANCE COMPANY	1.500	1/1/2005		
COMMERCE AND INDUSTRY INSURANCE COMPANY	1.821	1/22/2003		
COMMERCIAL COMPENSATION CASUALTY COMPANY	1.025	12/15/1998		
COMMERCIAL INSURANCE COMPANY OF NEWARK NJ	1.376	1/1/1994		
COMPANION COMMERCIAL INSURANCE COMPANY	1.320	6/1/2004		
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	1.477	6/1/2004		
CONNECTICUT INDEMNITY COMPANY THE	1.192	4/1/2003		
CONSTITUTION INSURANCE COMPANY	1.360	12/15/2001		
CONTINENTAL CASUALTY COMPANY	1.595	6/1/2004		
CONTINENTAL INSURANCE COMPANY THE	1.269	6/1/2004		
CONTINENTAL WESTERN INSURANCE COMPANY	1.450	5/1/2005		
COREGIS INSURANCE COMPANY	1.576	10/1/2002		
CORNHUSKER CASUALTY COMPANY	1.580	12/1/2003		
CREDIT GENERAL INSURANCE COMPANY	1.250	1/1/1994		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
CUMIS INSURANCE SOCIETY INC	2.000	5/23/2003		
DAIMLERCHRYSLER INSURANCE COMPANY	1.290	1/1/1994		
DEPOSITORS INSURANCE COMPANY	1.250	9/1/2004		
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	1.397	8/15/2004		
DONEGAL MUTUAL INSURANCE COMPANY	1.450	4/1/2004		
EASTGUARD INSURANCE COMPANY	1.250	4/1/2004		
ELECTRIC INSURANCE COMPANY	1.075	8/15/2001		
ELECTRIC MUTUAL LIABILITY INSURANCE COMPANY	1.049	1/1/1994		
EMCASCO INSURANCE COMPANY	1.290	10/1/2002		
EMPLOYERS' FIRE INSURANCE COMPANY THE	1.469	4/1/2002		
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.070	4/1/2005		
EMPLOYERS MUTUAL CASUALTY COMPANY	1.520	10/1/2002		
EMPLOYERS REINSURANCE CORPORATION	1.576	9/1/2004		
ERIE INSURANCE COMPANY	1.516	4/1/2004		
ERIE INSURANCE EXCHANGE	1.516	4/1/2004		
ERIE INSURANCE PROPERTY & CASUALTY COMPANY	1.445	4/1/2004		
EVEREST NATIONAL INSURANCE COMPANY	1.600	10/1/2004		
EVEREST REINSURANCE COMPANY	1.320	8/1/2002		
EVERGREEN NATIONAL INDEMNITY COMPANY	1.307	4/5/2001		
EXCELSIOR INSURANCE COMPANY	1.488	8/1/2004		
FAIRFIELD INSURANCE COMPANY	1.170	8/1/1998		

Company Name	Current Multiplier	Effective Date	Change Since	Prior Multiplier
			4/1/2005	
FAIRMONT SPECIALTY INSURANCE COMPANY	1.294	11/1/1996		
FARMERS INSURANCE EXCHANGE	1.600	3/1/2005		
FARMINGTON CASUALTY COMPANY	1.255	1/1/1997		
FARMLAND MUTUAL INSURANCE COMPANY	1.715	8/1/2004		
FEDERAL INSURANCE COMPANY	1.580	4/1/2005		
FEDERATED MUTUAL INSURANCE COMPANY	1.650	7/1/2004		
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.370	3/1/2002		
FEDERATED SERVICE INSURANCE COMPANY	1.235	7/1/2004		
FIDELITY AND CASUALTY COMPANY OF NEW YORK THE	1.595	6/1/2004		
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	1.529	4/1/2005	Decrease	1.680
FIDELITY AND GUARANTY INSURANCE COMPANY	1.002	4/1/1999		
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS INC	1.151	4/1/1999		
FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT THE	1.430	4/1/2003		
FIREMAN'S FUND INSURANCE COMPANY	1.278	4/1/2004		
FIREMANS FUND INSURANCE COMPANY OF WISCONSIN	1.164	1/4/2001		
FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY	1.238	1/1/1994		
FIREMEN'S INSURANCE COMPANY OF WASHINGTON DC	1.450	1/4/2004		
FIRST LIBERTY INSURANCE CORPORATION, THE	2.060	10/1/2003		
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	1.690	8/1/2004		
FIRSTCOMP INSURANCE COMPANY	1.350	11/1/2004		
FIRSTLINE NATIONAL INSURANCE COMPANY	1.450	9/1/2004		

Company Name	Current Multiplier	Effective Date	Change Since	Prior Multiplier
			4/1/2005	
FLAGSHIP CITY INSURANCE COMPANY	1.445	4/1/2004		
FLORISTS' INSURANCE COMPANY	1.250	8/1/2003		
FLORISTS' MUTUAL INSURANCE COMPANY	1.379	5/1/2005	Decrease	1.400
FORESTRY MUTUAL INSURANCE COMPANY	1.300	7/1/2004		
FRANKENMUTH MUTUAL INSURANCE COMPANY	1.390	4/1/2005		
FREMONT INDEMNITY COMPANY	1.020	10/1/1998		
FRONTIER INSURANCE COMPANY	1.299	4/4/2000		
GENERAL CASUALTY COMPANY OF WISCONSIN	1.050	11/1/1998		
GENERAL INSURANCE COMPANY OF AMERICA	1.790	8/1/2004		
GENESIS INSURANCE COMPANY	1.305	8/15/1998		
GLENS FALLS INSURANCE COMPANY THE	1.376	1/1/1994		
GLOBE INDEMNITY COMPANY	1.351	4/1/2003		
GRAIN DEALERS MUTUAL INSURANCE COMPANY	1.737	7/1/2002		
GRANITE STATE INSURANCE COMPANY	1.655	1/22/2003		
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	1.320	4/1/2004		
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	1.390	4/1/2004		
GREAT AMERICAN ASSURANCE COMPANY	1.560	4/1/2004		
GREAT AMERICAN INSURANCE COMPANY	1.480	4/1/2004		
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	1.640	4/1/2004		
GREAT NORTHERN INSURANCE COMPANY	1.501	4/1/2005		
GREAT WEST CASUALTY COMPANY	1.290	4/1/2003		



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GREATER NEW YORK MUTUAL INSURANCE COMPANY	1.430	1/1/1994		
GREENWICH INSURANCE COMPANY	1.339	4/1/2005	Increase	1.020
GUARANTEE INSURANCE COMPANY	1.453	4/1/2004		
GUIDEONE MUTUAL INSURANCE COMPANY	1.223	4/1/2004		
GULF INSURANCE COMPANY	1.424	4/1/2000		
HANOVER INSURANCE COMPANY THE	1.657	4/1/2005		
HARBOR SPECIALTY INSURANCE COMPANY	1.200	8/15/2001		
HARCO NATIONAL INSURANCE COMPANY	1.410	4/5/2004		
HARFORD MUTUAL INSURANCE COMPANY THE	1.430	9/1/2004		
HARLEYSVILLE INSURANCE COMPANY	1.460	4/1/2005		
HARLEYSVILLE MUTUAL INSURANCE COMPANY	1.770	4/1/2005		
HARLEYSVILLE PREFERRED INSURANCE COMPANY	1.290	4/1/2005		
HARTFORD ACCIDENT AND INDEMNITY COMPANY	1.131	4/1/2005		
HARTFORD CASUALTY INSURANCE COMPANY	1.131	4/1/2005		
HARTFORD FIRE INSURANCE COMPANY	1.343	4/1/2005		
HARTFORD INSURANCE COMPANY OF THE MIDWEST	1.273	4/1/2005		
HARTFORD UNDERWRITERS INSURANCE COMPANY	1.485	4/1/2005		
HIGHLANDS INSURANCE COMPANY	1.326	4/1/2001		
HIGHMARK CASUALTY INSURANCE COMPANY	1.090	2/1/2001		
HOME INDEMNITY COMPANY THE	1.346	1/1/1994		
HOME INSURANCE COMPANY OF INDIANA THE	1.346	1/1/1994		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
HOME INSURANCE COMPANY THE	1.346	1/1/1994		
HOUSTON GENERAL INSURANCE COMPANY	1.202	1/1/1997		
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.222	1/1/2004		
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.080	7/1/1995		
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	1.500	12/15/2002		
INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	1.200	1/1/1997		
INSURANCE COMPANY OF NORTH AMERICA	1.619	4/1/2005		
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA THE	1.655	1/22/2003		
INTERNATIONAL BUSINESS AND MERCANTILE REASSURANCE	1.000	9/1/1997		
KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	1.376	1/1/1994		
KEMPER CASUALTY INSURANCE COMPANY	1.580	5/1/2003		
KEY RISK INSURANCE COMPANY	1.390	4/1/2004		
LANCER INSURANCE COMPANY	1.310	10/15/2002		
LEGION INSURANCE COMPANY	1.340	4/1/2002		
LIBERTY INSURANCE CORPORATION	1.270	10/1/2003		
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.520	10/1/2003		
LIBERTY MUTUAL INSURANCE COMPANY	1.710	10/1/2003		
LINCOLN GENERAL INSURANCE COMPANY	1.502	12/1/2004		
LM INSURANCE CORPORATION	1.150	10/1/2003		
LMI INSURANCE COMPANY	1.350	1/1/1996		
LUMBER MUTUAL INSURANCE COMPANY	1.370	12/1/2000		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
LUMBERMENS MUTUAL CASUALTY COMPANY	1.400	4/1/2000		
LUMBERMEN'S UNDERWRITING ALLIANCE	1.462	6/1/2004		
MADISON INSURANCE COMPANY	1.097	5/1/1999		
MAG MUTUAL INSURANCE COMPANY	1.493	5/10/2004		
MANUFACTURERS ALLIANCE INSURANCE COMPANY	1.640	11/1/2003		
MARKEL INSURANCE COMPANY	1.608	1/1/1994		
MARYLAND CASUALTY COMPANY	1.682	4/1/2005	Decrease	1.848
MASSACHUSETTS BAY INSURANCE COMPANY	1.441	4/1/2005		
MERCHANTS INSURANCE COMPANY OF NEW HAMPSHIRE INC	1.437	5/1/1998		
MERCHANTS MUTUAL INSURANCE COMPANY	1.437	5/1/1998		
MERIDIAN MUTUAL INSURANCE COMPANY	1.336	4/1/2001		
MERIDIAN SECURITY INSURANCE COMPANY	1.202	4/1/2001		
MID-CENTURY INSURANCE COMPANY	1.350	4/1/2004		
MIDDLESEX INSURANCE COMPANY	1.428	3/1/2004		
MIDWEST EMPLOYERS CASUALTY COMPANY	1.248	1/1/1997		
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	1.462	1/1/2003		
MITSUI SUMITOMO INSURANCE USA INC.	1.462	1/1/2003		
MONTGOMERY MUTUAL INSURANCE COMPANY THE	1.722	4/1/2005	Increase	1.637
NATIONAL AMERICAN INSURANCE COMPANY	1.331	1/1/1994		
NATIONAL FARMERS UNION PROPERTY AND CASUALTY	1.500	4/1/2001		
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	1.450	6/1/2004		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
NATIONAL GRANGE MUTUAL INSURANCE COMPANY	1.430	4/1/2005		
NATIONAL INTERSTATE INSURANCE COMPANY	1.495	1/1/2003		
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	1.161	2/1/1999		
NATIONAL SURETY CORPORATION	1.438	4/1/2004		
NATIONAL TRUST INSURANCE COMPANY	1.305	1/1/1998		
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	1.655	1/22/2003		
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.715	8/1/2004		
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.803	4/1/2005		
NATIONWIDE MUTUAL INSURANCE COMPANY	1.513	4/1/2005		
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	1.250	4/1/2005		
NETHERLANDS INSURANCE COMPANY THE	1.299	4/1/2005		
NEW HAMPSHIRE INDEMNITY COMPANY INC	1.607	4/1/2002		
NEW HAMPSHIRE INSURANCE COMPANY	1.490	1/22/2003		
NEWARK INSURANCE COMPANY	1.340	2/1/1996		
NIAGARA FIRE INSURANCE COMPANY	1.238	1/1/1994		
NICHIDO FIRE AND MARINE INSURANCE COMPANY LTD.	1.241	1/1/1996		
NIPPONKOA INSURANCE COMPANY, LIMITED	1.599	4/1/2004		
NORGUARD INSURANCE COMPANY	1.460	4/1/2004		
NORTH AMERICAN LUMBER INSURANCE COMPANY	1.310	12/1/2000		
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	1.430	7/1/2000		
NORTH RIVER INSURANCE COMPANY THE	1.204	11/1/2000		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
NORTHBROOK INDEMNITY COMPANY	1.280	6/15/1996		
NORTHERN ASSURANCE COMPANY OF AMERICA THE	1.210	4/1/2002		
NORTHERN INSURANCE COMPANY OF NEW YORK	1.376	4/1/2005	Decrease	1.512
NORTHWESTERN NATIONAL CASUALTY COMPANY	1.193	4/1/2001		
OHIO CASUALTY INSURANCE COMPANY THE	2.100	4/1/2005		
OHIO SECURITY INSURANCE COMPANY	1.770	4/1/2005		
OLD REPUBLIC INSURANCE COMPANY	1.520	4/1/2005		
ONEBEACON AMERICA INSURANCE COMPANY	1.469	4/1/2002		
ONEBEACON INSURANCE COMPANY	1.728	4/1/2002		
ONEBEACON MIDWEST INSURANCE COMPANY	1.256	3/12/1998		
OWNERS INSURANCE COMPANY	1.300	4/1/2005	Increase	1.280
PACIFIC EMPLOYERS INSURANCE COMPANY	1.794	4/1/2005		
PACIFIC INDEMNITY COMPANY	1.343	4/1/2005		
PATRIOT GENERAL INSURANCE COMPANY	1.428	3/1/2004		
PEERLESS INDEMNITY INSURANCE COMPANY	1.966	4/1/2005	Increase	1.855
PEERLESS INSURANCE COMPANY	1.966	4/1/2005	Increase	1.855
PENINSULA INSURANCE COMPANY THE	1.656	1/1/2002		
PENN MILLERS INSURANCE COMPANY	1.316	4/1/2005		
PENN MUTUAL INSURANCE COMPANY	1.350	8/1/2002		
PENN NATIONAL SECURITY INSURANCE COMPANY	1.331	4/1/2005	Decrease	1.445
PENNSYLVANIA GENERAL INSURANCE COMPANY	1.210	4/1/2002		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	1.280	12/1/1995		
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	1.390	4/3/2003		
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	1.180	4/3/2003		
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	1.485	4/1/2005	Decrease	1.700
PETROLEUM CASUALTY COMPANY	1.127	1/1/1994		
PHARMACISTS MUTUAL INSURANCE COMPANY	1.223	4/1/2005		
PHICO INSURANCE COMPANY	1.223	4/2/2001		
PHOENIX ASSURANCE COMPANY OF NEW YORK	1.192	4/1/2003		
PHOENIX INSURANCE COMPANY THE	1.919	7/1/2002		
PLATTE RIVER INSURANCE COMPANY	1.025	6/1/1999		
PRINCETON INSURANCE COMPANY	1.300	4/1/2002		
PROTECTIVE INSURANCE COMPANY	1.304	1/1/1996		
PROVIDENCE WASHINGTON INSURANCE COMPANY	2.156	9/10/2002		
PUBLIC SERVICE MUTUAL INSURANCE COMPANY	1.362	1/1/1994		
QUANTA INDEMNITY COMPANY	1.300	4/1/2001		
RAMPART INSURANCE COMPANY	1.186	4/15/1997		
RECIPROCAL OF AMERICA	1.360	1/1/2003		
REDLAND INSURANCE COMPANY	1.300	4/1/2001		
REGENT INSURANCE COMPANY	1.050	11/1/1998		
RELIANCE INSURANCE COMPANY	1.261	4/1/1999		
RELIANCE NATIONAL INDEMNITY COMPANY	1.387	4/1/1999		

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			4/1/2005	
RELIANCE NATIONAL INSURANCE COMPANY	1.072	4/1/2000		
RELIANCE UNIVERSAL INSURANCE COMPANY	1.090	4/1/2000		
REPUBLIC WESTERN INSURANCE COMPANY	1.260	8/3/1994		
REPUBLIC-FRANKLIN INSURANCE COMPANY	1.152	4/1/2004		
RISCORP NATIONAL INSURANCE COMPANY	1.120	12/10/1996		
ROCKWOOD CASUALTY INSURANCE COMPANY	1.441	1/1/2004		
ROYAL INDEMNITY COMPANY	1.271	4/1/2003		
ROYAL INSURANCE COMPANY OF AMERICA	1.589	4/1/2003		
SAFECO INSURANCE COMPANY OF AMERICA	1.150	8/1/2003		
SAFEGUARD INSURANCE COMPANY	1.430	4/1/2003		
SAFETY FIRST INSURANCE COMPANY	1.370	1/1/2002		
SAFETY NATIONAL CASUALTY CORPORATION	1.210	4/1/2002		
SAGAMORE INSURANCE COMPANY	1.543	5/9/2004		
SEABRIGHT INSURANCE COMPANY	1.300	5/1/2003		
SECURITY INSURANCE COMPANY OF HARTFORD	1.827	4/1/2003		
SELECT INSURANCE COMPANY	1.424	4/1/2000		
SELECTIVE INSURANCE COMPANY OF AMERICA	1.685	4/1/2005		
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.450	4/1/2005		
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	1.577	4/1/2005		
SELECTIVE WAY INSURANCE COMPANY	1.349	4/1/2005		
SENECA INSURANCE COMPANY, INC.	1.500	4/1/2002		

Company Name	Current Multiplier	Effective Date	Change Since	Prior Multiplier
			4/1/2005	
SENTRY INSURANCE A MUTUAL COMPANY	1.428	3/1/2004		
SENTRY SELECT INSURANCE COMPANY	1.667	1/1/2004		
SHELBY CASUALTY INSURANCE COMPANY	1.000	1/1/1997		
SHELBY INSURANCE COMPANY, THE	1.320	1/1/1997		
SILVER OAK CASUALTY, INC.	1.450	1/1/2005		
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	1.360	1/22/1997		
SOUTHERN FIRE & CASUALTY COMPANY	1.320	3/1/2004		
SOUTHERN INSURANCE COMPANY OF VIRGINIA	1.650	4/1/2004		
SOUTHERN PILOT INSURANCE COMPANY	1.200	4/1/2005		
SOUTHERN STATES INSURANCE EXCHANGE	1.224	1/1/2001		
SPECIALTY NATIONAL INSURANCE COMPANY	1.440	5/1/2003		
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	1.430	12/1/2001		
ST. PAUL GUARDIAN INSURANCE COMPANY	1.102	12/1/2001		
ST. PAUL MEDICAL LIABILITY INSURANCE COMPANY	1.430	12/1/2001		
ST. PAUL MERCURY INSURANCE COMPANY	1.266	12/1/2001		
ST. PAUL PROTECTIVE INSURANCE COMPANY	1.347	6/15/1996		
STANDARD FIRE INSURANCE COMPANY THE	1.533	1/1/1997		
STAR INSURANCE COMPANY	1.540	6/1/2004		
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	1.280	4/1/2002		
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1.358	4/1/2002		
STATE CAPITAL INSURANCE COMPANY	1.193	4/1/2001		



Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
STATE FARM FIRE AND CASUALTY COMPANY	1.275	4/1/2001		
STATE FARM GENERAL INSURANCE COMPANY	1.677	1/1/1997		
SUA INSURANCE COMPANY	1.055	4/1/1998		
SUMITOMO MARINE & FIRE INSURANCE COMPANY, LTD. (U.S.	1.420	7/5/1994		
T.H.E. INSURANCE COMPANY	1.350	6/1/2001		
TECHNOLOGY INSURANCE COMPANY, INC.	1.450	4/1/2003		
TIG INDEMNITY COMPANY	1.481	1/1/2002		
TIG INSURANCE COMPANY	1.645	1/1/2002		
TIG PREMIER INSURANCE COMPANY	1.810	1/1/2002		
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	1.307	10/1/1997		
TRANSCONTINENTAL INSURANCE COMPANY	1.269	6/1/2004		
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	1.320	1/1/2004		
TRANSPORTATION INSURANCE COMPANY	1.595	6/1/2004		
TRAVELERS CASUALTY AND SURETY COMPANY	1.599	4/1/2004		
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	1.533	1/1/1997		
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	2.079	7/1/2002		
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	1.185	1/1/1997		
TRAVELERS COMMERCIAL INSURANCE COMPANY	1.324	1/1/1997		
TRAVELERS INDEMNITY COMPANY OF AMERICA THE	1.234	4/1/2004		
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	1.759	7/1/2002		
TRAVELERS INDEMNITY COMPANY THE	1.439	4/1/2004		

Company Name	Current Multiplier	Effective Date	Change Since 4/1/2005	Prior Multiplier
TRAVELERS INSURANCE COMPANY THE	1.599	7/1/2002		
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.599	7/1/2002		
TRUCK INSURANCE EXCHANGE	1.500	3/1/2005		
TWIN CITY FIRE INSURANCE COMPANY	1.414	4/1/2005		
U.S. SPECIALTY INSURANCE COMPANY	1.250	7/25/2000		
ULICO CASUALTY COMPANY	1.351	5/20/2004		
UNION INSURANCE COMPANY	1.300	4/1/2004		
UNITED PACIFIC INSURANCE COMPANY	1.167	4/1/2000		
UNITED STATES FIDELITY AND GUARANTY COMPANY	1.300	4/1/1999		
UNITED STATES FIRE INSURANCE COMPANY	1.416	11/1/2000		
UNITED STATES LIABILITY INSURANCE COMPANY	1.250	6/1/2000		
UNITED WISCONSIN INSURANCE COMPANY	1.415	5/15/1996		
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1.571	4/1/2004		
UTICA MUTUAL INSURANCE COMPANY	1.505	4/1/2004		
VALIANT INSURANCE COMPANY	1.223	4/1/2005	Decrease	1.344
VALLEY FORGE INSURANCE COMPANY	1.450	6/1/2004		
VANLINER INSURANCE COMPANY	1.419	4/1/2005		
VIGILANT INSURANCE COMPANY	1.580	4/1/2005		
VILLANOVA INSURANCE COMPANY	1.244	4/1/2002		
VIRGINIA FARM BUREAU FIRE AND CASUALTY INSURANCE COMPANY	1.250	4/1/2003		
VIRGINIA MUTUAL INSURANCE COMPANY	1.300	1/1/1994		

Company Name	Current Multiplier	Effective Date	Change Since	Prior Multiplier
			4/1/2005	
VIRGINIA SURETY COMPANY, INC.	1.440	4/1/2005	Increase	1.350
WAUSAU BUSINESS INSURANCE COMPANY	1.250	4/1/2005		
WAUSAU UNDERWRITERS INSURANCE COMPANY	1.650	4/1/2005		
WEST AMERICAN INSURANCE COMPANY	1.480	4/1/2005		
WESTFIELD INSURANCE COMPANY	1.289	12/31/2003		
WESTPORT INSURANCE CORPORATION	1.370	10/1/2002		
WILLIAMSBURG NATIONAL INSURANCE COMPANY	1.690	5/15/2003		
XL SPECIALTY INSURANCE COMPANY	1.500	4/1/2005	Increase	1.200
YORK INSURANCE COMPANY	1.792	9/10/2002		
ZENITH INSURANCE COMPANY	1.595	6/1/2003		
ZURICH AMERICAN INSURANCE COMPANY	1.529	4/1/2005	Decrease	1.680
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	1.682	4/1/2005	Decrease	1.848
ZURICH INSURANCE COMPANY	1.255	9/1/1996		